

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

CRAIG B WESTRICK  
SALLY A WESTRICK  
Debtor(s)

Case No. 19-23203CMB

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/14/2019.
- 2) The plan was confirmed on 10/16/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 03/03/2020, 09/16/2020.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 10/17/2024.
- 6) Number of months from filing or conversion to last payment: 62.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$69,284.81.
- 10) Amount of unsecured claims discharged without full payment: \$62,971.39.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$259,665.12
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$259,665.12**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$13,048.44
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$15,048.44**

Attorney fees paid and disclosed by debtor: \$2,000.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN HONDA FINANCE CORP*	Priority	0.00	13,264.24	0.00	0.00	0.00
AMERICAN HONDA FINANCE CORP*	Priority	8,624.00	8,624.00	8,906.45	8,906.45	0.00
CITIBANK NA**	Unsecured	2,113.00	2,113.88	2,113.88	32.19	0.00
CITIBANK**	Unsecured	95.00	NA	NA	0.00	0.00
CORNERSTONE EDUCATION LOAN S	Unsecured	22,568.00	81,320.64	81,320.64	1,238.51	0.00
CORNERSTONE EDUCATION LOAN S	Unsecured	21,424.00	NA	NA	0.00	0.00
CORNERSTONE EDUCATION LOAN S	Unsecured	19,697.00	NA	NA	0.00	0.00
CORNERSTONE EDUCATION LOAN S	Unsecured	10,281.00	NA	NA	0.00	0.00
CORNERSTONE EDUCATION LOAN S	Unsecured	3,625.00	NA	NA	0.00	0.00
CORNERSTONE EDUCATION LOAN S	Unsecured	3,178.00	NA	NA	0.00	0.00
ECMC(*)	Unsecured	0.00	56,927.00	56,927.00	867.00	0.00
INFINITI FINANCIAL SVCS	Unsecured	0.00	0.00	0.00	0.00	0.00
INFINITI FINANCIAL SVCS	Unsecured	0.00	6,938.50	6,938.50	105.67	0.00
INFINITI FINANCIAL SVCS	Priority	7,463.43	0.00	4,992.08	4,992.08	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	2,339.00	2,367.60	2,367.60	36.06	0.00
JPMORGAN CHASE BANK NA S/B/M/	Unsecured	16,946.00	17,518.50	17,518.50	266.81	0.00
JPMORGAN CHASE BANK NA S/B/M/	Unsecured	15,518.00	15,397.28	15,397.28	234.50	0.00
JPMORGAN CHASE BANK NA S/B/M/	Unsecured	5,105.00	4,977.28	4,977.28	75.80	0.00
JPMORGAN CHASE BANK NA S/B/M/	Unsecured	1,897.00	1,943.59	1,943.59	29.60	0.00
KEYBANK NA**	Unsecured	2,520.00	2,519.52	2,519.52	38.37	0.00
KEYBANK NA**	Unsecured	2,152.00	2,151.69	2,151.69	32.77	0.00
KEYBANK NA**	Unsecured	2,123.00	2,123.23	2,123.23	32.34	0.00
LVNV FUNDING LLC	Unsecured	11,379.00	11,379.96	11,379.96	173.32	0.00
M & TASELT 2011-IFRN	Unsecured	56,928.00	0.00	0.00	0.00	0.00
PA STATE EMPLOYEES CU/PSECU	Secured	46,745.00	46,964.21	0.00	20,785.52	0.00
PNC BANK	Unsecured	6,833.00	6,720.67	6,720.67	102.36	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	620.00	620.71	620.71	9.45	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	449.00	449.33	449.33	6.84	0.00
TD BANK NA(*)	Unsecured	140.00	NA	NA	0.00	0.00
US BANK TRUST NA - OWNER TRUST	Secured	394,321.00	393,033.07	0.00	179,871.96	0.00
US BANK TRUST NA - OWNER TRUST	Secured	0.00	3,208.13	3,208.13	3,208.13	0.00

<b><u>Scheduled Creditors:</u></b>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
US DEPARTMENT OF EDUCATION	Unsecured	47,264.00	47,334.58	47,334.58	720.91	0.00
WESTLAKE FINANCIAL SERVICES(*)	Priority	NA	NA	NA	22,850.04	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$200,657.48	\$0.00
Mortgage Arrearage	\$3,208.13	\$3,208.13	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$3,208.13</b>	<b>\$203,865.61</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$13,898.53	\$36,748.57	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$13,898.53</b>	<b>\$36,748.57</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$262,803.96</b>	<b>\$4,002.50</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$15,048.44</u>	
Disbursements to Creditors	<u>\$244,616.68</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$259,665.12</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/10/2025

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.